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DEC 2 3 2022

Certificate Number: 14751-NJ-DE-037048164

Bankruptcy Case Number: 22-19057



U.S. BANKRUPTCY COLKT CAMDEN, N.J. DEPOTY

CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on <u>December 16, 2022</u>, at <u>1:02</u> o'clock <u>PM PST</u>, <u>MILFORD WINTER</u> completed a course on personal financial management given <u>by internet</u> by <u>\$\$\$\$\$0\$ BK Class</u>, <u>Inc.</u>, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the District of New Jersey.

Date: December 16, 2022 By: /s/AMEY AIONO

Name: AMEY AIONO

Title: Certified Credit Counselor

